

Information to identify the case:

Debtor 1	Robert Allen Lellock	Social Security number or ITIN	xxx-xx-7741
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23622-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Allen Lellock

3/11/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert Allen Lellock
 Debtor

Case No. 19-23622-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db +Robert Allen Lellock, 56 Estella Street, Pittsburgh, PA 15211-2155
 15122939 +Lakeview Loan Servicing/Flagstar Bank, E115-3, 5151 Corporate Drive, Troy, MI 48098-2639
 15122940 +PHEAA, PO Box 61017, Harrisburg, PA 17106-1017
 15122941 +Portfolio Recovery Services, PO Box 12903, Norfolk, VA 23541-0903
 15122943 +Shawn Logan, C/O Peirce & Associates, 707 Grant Street, Suite 125,
 Pittsburgh, PA 15219-1909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2020 03:30:04 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2020 03:31:00 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Mar 12 2020 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15122937 +E-mail/Text: bankruptcy@cavps.com Mar 12 2020 03:30:42 Calvary Portfolio Service,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

15122938 EDI: DISCOVER.COM Mar 12 2020 07:13:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850

15122944 +EDI: RMSC.COM Mar 12 2020 07:13:00 Synchrony Bank/JC Penney, PO Box 965007,
 Orlando, FL 32896-5007

15123483 +EDI: RMSC.COM Mar 12 2020 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15122945 +EDI: RMSC.COM Mar 12 2020 07:13:00 Synchrony Bank/BP, PO Box 965024,
 Orlando, FL 32896-5024

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
 15122942* +Portfolio Recovery Services, PO Box 12903, Norfolk, VA 23541-0903

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
 Katelyn Edwards on behalf of Plaintiff Shawn Logan kedwards@peircelaw.com,
 aburke@peircelaw.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
 jbluemle@bernsteinlaw.com
 Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
 Samuel M. DiFatta on behalf of Defendant Robert Allen Lellock difattal015@comcast.net,
 richard.gainey@comcast.net;difattasr89351@notify.bestcase.com
 Samuel M. DiFatta on behalf of Debtor Robert Allen Lellock difattal015@comcast.net,
 richard.gainey@comcast.net;difattasr89351@notify.bestcase.com

TOTAL: 7